

ABSTRACT

A secure electronic payment system and method for conducting a secure transaction using voice authentication is provided. A merchant's computer transmits an authorization request to an access control server. The access control server places a telephone call to the purchaser and performs voice authentication to confirm the identity of the purchaser. The access control server then transmits a response to the merchant's computer. If the purchaser is authorized to access the account, payment is processed by the merchant and the transaction is completed.